

Title (en)  
SYSTEMS AND METHODS FOR EXECUTING REAL-TIME ELECTRONIC TRANSACTIONS BY A DYNAMICALLY DETERMINED TRANSFER EXECUTION DATE

Title (de)  
SYSTEME UND VERFAHREN ZUR AUSFÜHRUNG ELEKTRONISCHER ECHTZEITTRANSAKTIONEN DURCH EIN DYNAMISCH BESTIMMTES ÜBERTRAGUNGS-AUSFÜHRUNGSDATUM

Title (fr)  
SYSTÈMES ET PROCÉDÉS POUR EXÉCUTER DES TRANSACTIONS ÉLECTRONIQUES EN TEMPS RÉEL À UNE DATE D'EXÉCUTION DE TRANSFERT DÉTERMINÉE DE MANIÈRE DYNAMIQUE

Publication  
**EP 4320575 A1 20240214 (EN)**

Application  
**EP 23712758 A 20230308**

Priority  
• US 202217654673 A 20220314  
• US 2023063908 W 20230308

Abstract (en)  
[origin: US2023289750A1] Systems and methods for executing real-time electronic transactions by a dynamically determined transfer execution date are disclosed. One method includes receiving, at an application programming interface (API) system, an electronic transaction request on a receipt date. The API system may identify a value associated with the electronic transaction request as well as a threshold settlement date. The value may then be compared to a predetermined threshold and at least one transaction network certified to process the electronic transaction request may be ascertained. The API system may project a processing time for each of the ascertained transaction networks. An optimal transaction network and transfer execution date may be determined based on comparison of the projected processing times to a timeline designated by the receipt date and the threshold settlement date. The electronic transaction request may be processed into a recipient account on the transfer execution date via the optimal transaction network.

IPC 8 full level  
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CPC (source: EP US)  
**G06Q 20/02** (2013.01 - EP); **G06Q 20/023** (2013.01 - US); **G06Q 20/027** (2013.01 - EP); **G06Q 20/047** (2020.05 - US); **G06Q 20/065** (2013.01 - US); **G06Q 20/10** (2013.01 - EP); **G06Q 20/102** (2013.01 - US); **G06Q 20/227** (2013.01 - EP); **G06Q 20/405** (2013.01 - EP)

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